

FILED
Clerk
District Court

BK

16-00002

FEB - 9 2016

Certificate Number: 14426-GU-CC-026858412

for the Northern Mariana Islands
By _____
(Deputy Clerk)



14426-GU-CC-026858412

CERTIFICATE OF COUNSELING

I CERTIFY that on January 26, 2016, at 12:28 o'clock PM MST, Donald Browne received from ABC American Bankruptcy Counselors, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Guam, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: January 27, 2016 By: /s/Terry S. Dworkin

Name: Terry S. Dworkin

Title: Executive Director

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).